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U.S. DISTRICT COURT E.D.N.Y.

★ MAY 28 2019 ★

Date 05/18/2019

To whom it may concern

BROOKLYN OFFICE

Subject: visa and master card increase price again after 6.24 billion settlement.

Visa and master card ripped off again \$15 for almost every merchant in usa. This extra charge announced by visa about july 2015 after judge ask visa and master pay 6.24 billion. They then use these extra funds pay for 6.24 billion settlement. These big company just keep doing wrong thing, they are trying to get 6.24 billion back. they can always change price. But visa never charge this kind of fee before. Maybe because visa and master need use this money to pay \$6.24 billion. And also they are trying to get their money back from other way. The \$15/month has something to do with this big settlement money. Please inspect attached "visa fixed acquirer network fee" . most small business will fall into "table 2, tier 4 or tier 5" category.

I thought judge should know about this issue. And take an action to against visa and master. They kind like increase price every year without any good cause. Just ripped off small business in many different way. I think these company ceo always charge customer more than they should. They create so many different kind of price for different card. And their invoice layout always confuse customer. Not easy understand. Visa and master always hide real cost for each sales transaction. It is just not right.

Thank you

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[illegible]

Effective April 1, 2015

Table 1 - Customer Present<sup>1, 8, 10</sup>

		1a: High-Volume MCCs <sup>2</sup>	1b: All Other MCCs <sup>3</sup>
Tier	# of Locations (Per Taxpayer ID)	Price per Location <sup>4</sup> per Month	
1	1	\$2.90	\$2.00
2	2		
3	3		
4	4	\$4.00	\$2.90
5	5		
6	6 - 10		
7	11 - 20	\$5.00	\$4.00
8	21 - 50		
9	51 - 100		
10	101 - 150	\$12.00	\$8.00
11	151 - 200	\$18.00	\$10.00
12	201 - 250	\$25.00	\$14.00
13	251 - 500	\$35.00	\$24.00
14	501 - 1,000	\$45.00	\$32.00
15	1,001 - 1,500	\$55.00	\$40.00
16	1,501 - 2,000	\$65.00	\$50.00
17	2,001 - 4,000	\$75.00	\$60.00
18	> 4,000	\$85.00 <sup>5</sup>	\$65.00 <sup>6</sup>
19	Monthly Gross Visa Sales Volume < \$200 (any number of locations)	\$0.00	\$0.00
20	Monthly Gross Visa Sales Volume ≥ \$200 and < \$1,250 (any number of locations)	0.15% of monthly gross sales volume	0.15% of monthly gross sales volume

<sup>5</sup> Cap of 4,001 maximum billable locations

<sup>10</sup> Excludes Visa Straight Through Processing transactions identified with Market-Specific Data Indicator of "J" on the purchase transaction.

<sup>2</sup> High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs

3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations (With or Without Ancillary Services)
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theatres
5511	Car and Truck Dealers - New & Used		

<sup>3</sup> All Other MCCs:

Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs.

<sup>4</sup> Locations:

The number of locations associated with each Taxpayer ID as of the last day of the month in question. A location is an individual outlet or merchant account number as referenced in our agreement with you for merchant services. The fee will be charged for each location that processes at least one Visa purchase transaction during the month.

VF1; VS FANF

Table 2<sup>7, 8, 10</sup> - Customer Not Present<sup>1</sup>, Unattended Terminals<sup>9</sup> and Fast Food Restaurants<sup>5</sup>

Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1	< \$200.00	\$0.00
2	\$200.00 - \$1,249.99	0.15% of monthly gross sales volume
3	\$1,250.00 - \$3,999.99	\$7.00
4	\$4,000.00 - \$7,999.99	\$9.00
5	\$8,000.00 - \$39,999.99	\$15.00
6	\$40,000.00 - \$199,999.99	\$45.00
7	\$200,000.00 - \$799,999.99	\$120.00
8	\$800,000.00 - \$1,999,999.99	\$350.00
9	\$2,000,000.00 - \$3,999,999.99	\$700.00
10	\$4,000,000.00 - \$7,999,999.99	\$1,500.00
11	\$8,000,000.00 - \$19,999,999.99	\$3,500.00
12	\$20,000,000.00 - \$39,999,999.99	\$7,000.00
13	\$40,000,000.00 - \$79,999,999.99	\$15,000.00
14	\$80,000,000.00 - \$399,999,999.99	\$30,000.00
15	≥ \$400,000,000	\$40,000.00

<sup>5</sup> Fast Food Restaurants & Vending Machines (MCC 5814): Applies to merchants with ≥ 50% of Customer Present Sales Volume associated with MCC 5814.

<sup>1</sup> Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.

<sup>7</sup> Table 2 fees are allocated and billed to each individual outlet or merchant account number based on a weighted average of the Customer Not Present volume each outlet represents within the taxpayer ID.

<sup>8</sup> Service fees processed as a separate transaction (both Customer Present and Customer Not Present volume) by Visa Government and Education Payment Program providers are billed Table 2 fees only.

<sup>9</sup> Transactions at Unattended Terminals in all MCCs, except for Automated Fuel Dispensers (MCC 5542), are subject to Table 2 fees only. Unattended terminal transactions must have a Base II Acceptance Terminal Indicator of 3 or SMS Terminal Type of 3.





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